

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 15-24938-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael P Capadona  
21 Indian Creek Road  
Matawan, NJ 07747

Dawn E Capadona  
aka Dawn E. Tronio-Capadona  
21 Indian Creek Road  
Matawan, NJ 07747

Social Security No.:

xxx-xx-5153

xxx-xx-4748

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 9/25/18

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: August 20, 2018

JAN: pbf

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael P Capadona  
 Dawn E Capadona  
 Debtors

Case No. 15-24938-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Aug 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2018.

db #+Michael P Capadona, 21 Indian Creek Road, Matawan, NJ 07747-3707  
 jdb +Dawn E Capadona, 21 Indian Creek Road, Matawan, NJ 07747-3707  
 cr Anchorage Harbor Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111,  
 New Brunswick, NJ 08903-1111  
 515669322 +Anchorage Harbor, McGovern Legal Services, PO Box 1111, New Brunswick, NJ 08903-1111  
 515669323 Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 515669327 Essex County Credit Union, Hall of Records, Room 221, Newark, NJ 07102  
 515699785 +Essex Cty. Employ. Federal C.U., 465 MLK Blvd., Rm. 221, Hall of Records,  
 Newark, NJ 07102-1705  
 515669328 First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519  
 515812467 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 515857180 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
 515669334 Kia Motors Finance (Forte 236), Att: Bankruptcy Dept, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 515669335 Kia Motors Finance (Sorento), Att: Bankruptcy Dept, PO Box 20825,  
 Fountain Valley, CA 92728-0825  
 515669336 Kia Motors Finance 7956, Att: Bankruptcy Dept, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 515669337 +M&T Bank dba M&T Mortgage Corp, 1100 Wehrle Drive, Buffalo, NY 14221-7748  
 515669340 +Secy of Housing & Urban Dev, 451 Seventh St SW, Washington, DC 20410-0002  
 515669341 +Sprint, Att: Allied Interstate, 7525 West Campus Road, New Albany, OH 43054-1121  
 515669343 +True Green, PO Box 78611, Phoenix, AZ 85062-8611  
 515689987 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 20 2018 23:41:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 20 2018 23:41:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Aug 20 2018 23:42:23  
 Hyundai Motor Finance, servicer for Hyundai Lease, P.O. Box 20829,  
 Fountain Valley, CA 92728-0829  
 515861583 +E-mail/Text: bncmail@w-legal.com Aug 20 2018 23:41:33 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515851945 +E-mail/Text: bncmail@w-legal.com Aug 20 2018 23:41:33 COMENITY CAPITAL BANK/PAYPAL CREDIT,  
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515669324 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 20 2018 23:45:51 Capital One,  
 Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285  
 515669325 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 20 2018 23:46:13 Capital One Bank,  
 PO Box 71083, Charlotte, NC 28272-1083  
 515758327 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 20 2018 23:45:51  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515669326 +E-mail/Text: mrdiscen@discover.com Aug 20 2018 23:39:37 Discover Bank, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 515683222 E-mail/Text: mrdiscen@discover.com Aug 20 2018 23:39:37 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 515669329 +E-mail/Text: bankruptcy.notices@hdfsi.com Aug 20 2018 23:42:12 Harley Davidson Credit,  
 PO Box 21829, Att: Bankruptcy Dept, Carson City, NV 89721-1829  
 515669332 E-mail/Text: cio.bncmail@irs.gov Aug 20 2018 23:40:30 Internal Revenue Service,  
 ACS Support, PO Box 8208, Philadelphia, PA 19101-8208  
 515710448 E-mail/Text: camanagement@mtb.com Aug 20 2018 23:40:50 M&T BANK, PO BOX 1288,  
 Buffalo, NY 14240  
 515669338 +E-mail/Text: bkr@cardworks.com Aug 20 2018 23:39:24 Merrick Bank, PO Box 660702,  
 Dallas, TX 75266-0702  
 515871346 E-mail/Text: bkr@cardworks.com Aug 20 2018 23:39:24 Merrick Bank,  
 c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 515788592 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 20 2018 23:41:19 Midland Credit Management, Inc.,  
 as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 515669339 +E-mail/PDF: gecsed@recoverycorp.com Aug 20 2018 23:46:07 Pay Pal, GE Money Bank,  
 Att: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104  
 515859699 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 20 2018 23:41:40 Premier Bank, LLC,  
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 515669342 E-mail/PDF: gecsed@recoverycorp.com Aug 20 2018 23:45:25 Synchrony Bank,  
 Att: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061

TOTAL: 19

District/off: 0312-3

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Aug 20, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515963738\* +Harley-Davidson Credit Corp., P.O. Box 9013, Addison, Texas 75001-9013  
516582509\* +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
515669333\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Cincinnati, OH 45999-0030)  
515693259\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
515669330\* Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081  
515669331\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlson on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Hyundai Motor Finance, servicer for Hyundai Lease  
Titling Trust ecfmail@mortoncraig.com, mortoncraigeef@gmail.com  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marlena Miller on behalf of Creditor Anchorage Harbor Association, Inc.  
collections@theassociationlawyers.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com  
Warren Brumel on behalf of Debtor Michael P Capadona wbrumel@keyportlaw.com,  
brumellawecf@gmail.com  
Warren Brumel on behalf of Joint Debtor Dawn E Capadona wbrumel@keyportlaw.com,  
brumellawecf@gmail.com

TOTAL: 9